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human being; but they must in the long run give way before the growth of intelligence and good-will. Then the cruel distinction that has so long been drawn between civic and religious life, between the service of man and the service of God, will be blotted out, and it will be recognized that a noble civic life, which seeks the good of all, is the most religious of all lives.

THOMAS DAVIDSON.

NEW YORK.

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## THE MORAL ASPECT OF CONSUMPTION.

THE new stress laid upon consumption is one of the most significant changes in the treatment of economics in recent years. Long ago, indeed, Mr. Ruskin, himself taking up the older tradition, had declared that the study of *spending* was the most important branch of Political Economy;\* and as early as 1854 Le Play had published his great work, "*Les Ouvriers Européens*," in which "the workmen's way of life and the budget of expenses" received at least as much attention as "the workmen's means of living and the budget of receipts." But both Mr. Ruskin and Le Play spoke to unbelieving generations; and by an irony of fate it was not the Ethical or Historical School of economists who were to bring consumption to its high place of honor, but the Austrian School, who arose as opponents of the German "Historicals," as masters in analytic reasoning, as defenders of the hypothetical, as advocates of "natural value," and as restorers of an amended "economic man." For the whole question of value was reopened; and as this centre-piece of economics was made to depend not upon cost but upon utility, it followed that the using of things rather than the making of them became the matter of prime importance. So Mr. Keynes tells us that a true theory of consumption is the keystone of political economy;† and economists are beginning to see, as Mr. Hobson bears witness, "that the prosperity of a country

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\* "*Crown of Wild Olive*," p. 77.

† "*Scope and Method of Political Economy*," p. 107.

can be enhanced as much by educating the consumer as by improving the arts of the producer." \*

It is not my business in this article to criticise the Austrian School and their brilliant following and its varieties in America, but much rather to thank them for the good service they have done in preparing the way for the complete ethical treatment of economics. For "the education of the consumer" has been one of the chief tasks of the moralists for several thousand years, as we may learn by looking at the Book of Proverbs, or St. Paul's Epistles, or the "Parson's Tale" in Chaucer; or by listening to any mission sermon in London or New York.

But on no account let us compromise the ethical character of economics by any exaggeration; or forget that, because the moral aspect of consumption is our aim, there is also the technical aspect, not to be ignored, and indeed a needful preliminary to higher studies, somewhat as the Greek grammar and dictionary are preliminary to Homer and Æschylus. Thus, in Mr. Hobson's delightful volume, to which I have already referred, it seems confusing to say with Mr. Ruskin:

"THERE IS NO WEALTH BUT LIFE. Life including all its powers of love, of joy, and of admiration." †

For beans and bacon seem in this way to get mixed up with parental love; and although in many a humble household the former may be the visible expression of the latter, and not forthcoming without it, still it would seem clearer to keep apart these two economic categories; nor again to say that it makes a marvellous difference in the true value—of beans and bacon—what kind of persons will get them,‡ for example, the idle apprentice of Hogarth's illustrations, or the industrious. Such a dissolving of the material into the immaterial is wholly unnecessary to the ethical treatment of economics, and may lead us to curious results. So Herr Böhme Bawerk has pointed out how, according to Roscher's terminology, an

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\* "John Ruskin, Social Reformer," p. 96.

† Ibid., p. 78.

‡ Ibid., p. 97.

idle young debauchee would be a zealous producer of the personal goods of ease and satiety.\*

In the reaction, therefore, against materialistic and unethical economics let there be no loss of lucidity or balance of mind, no forgetfulness that technical and moral are not the same, or that there is a difference between consumption as the subject of rules of art and consumption as the subject of ethical judgments.

It is, perhaps, still necessary to explain, though it has often been done before, that an art is (objectively) a body of rules or (subjectively) the knowledge of them, enabling us to reach some particular end, as building towns or bombarding them, rearing pheasants or cooking them, apart from any question of moral right or wrong. Hence it is premature or irrelevant, while we are considering the range of projectiles, to discuss the lawfulness of war; or, while we are dealing with the proper protection of pheasants' eggs, to urge the total impropriety of preserving game. Similarly in all the other arts—an almost innumerable multitude—the “best” is what suits best the particular end; and the “right way” or “wrong way” of making shoes or verses implies no moral approval or reprobation: the skilful cobbler may be a wife-beater, the great poet may be of lax morals; and again (no small mercy in these days):

“On peut être honnête homme, et faire mal des vers.”

No doubt there is a certain analogy between particular aims and the general aim of life, between managing one's cattle and managing one's passions; and there can be manuals written how to learn virtue as well as how to learn book-keeping or Russian; and in fact the terms of art are often applied metaphorically to morals. But at least for those who hold that oat-cake and honesty are incommensurable, that vice in a horse and vice in a man differ in kind, and that the moral sphere transcends the material, there is a fundamental difference between art with its adjective technical, and morality with its adjective ethical.

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\* “Positive Theory of Capital,” p. 44.

Now, starting with the mere art of consumption, and aiming at a mere satisfaction of wants, without any regard to their character, we find it by no means a simple matter to make the proper choice regarding food and drink, dwellings and furniture, fuel and light, clothing and washing, not to speak of amusement. Every household, high or low, is confronted with a series of technical problems: how, in each department of expense, to choose the quality and quantity of goods that will give the maximum result, and how to distribute expenditure among the departments so as to avoid in any either plethora or atrophy. And, in fact, the mistakes made are innumerable,—wasteful or unhealthy systems of diet, the wrong choice in dress, houses unsuitable in size or construction, superfluous or deficient furniture, costly recreations showing a balance rather of pain and exhaustion than of pleasure and refreshment. And the skill in the art of consumption is so various that, while some people always get “good value” for their money, others spend twice as much with only half the result.

These are indeed truisms; and it has been observed before and after Shakespeare:

“Foolery, foolery doth walk about the orb.”

But we may profess assent to truisms without any real acceptance of their consequences; and, in fact, in England we endured for a century a political economy in flat contradiction to the truisms just repeated; nor till recently, except in books little read, has any stress been laid on the portentous phenomenon of *misdirected consumption*, namely, that, as a result of our competitive industrial system, it has become the interest of many producers and sellers to supply inferior goods, apparently cheap, but in reality, when duly weighed in the balance of cost and utility, incredibly dear. Hence the immense waste indicated by such phrases as jerry-built houses, scamped furniture, slop clothing; hence the displacement of English wheat in bread-making by the drier foreign wheat, and of English produce by imported bacon, cheese, and tinned provisions; not because the new goods were better for health

or nourishment,—they were worse,—but because more profit was got by intermediaries from their sale.\*

Mr. David Syme, though few listened to him in 1876, pointed out these truths, and cited Mr. Robert Dale Owen, who had declared about the middle of the century his firm belief that at that time “purchasers of cotton, woollen, linen, and silk goods, of furniture, hardware, leather goods, and all other manufactured staples, lose, on the average, because of inferior quality, more than half of all the money they pay out.”†

Nor let it be thought that such misdirected consumption is a mere transfer of wealth from buyers to sellers. For, apart from any question of morals, there is a triple waste: the failure of purpose for the consumer far exceeds the filling of pockets for the buyer; the frequent repair or renewal absorbs labor and capital that else might be set free; and the debility, illness, or death that might have been prevented by wholesome food, clothing, and dwellings, are a loss with scarce any even apparent compensation. And it is no explanation to say, even if it were true, that the cause of the mischief is “the insane craze of the public for cheapness,” or to complain of “the tyranny of the consumer.” For under the present conditions of industry, competitive, complicated, and world-wide, the public or the consumers are, ninety-nine per cent. of them, incapable of choosing the better in preference to the worse article; they lack time and knowledge, are not technical experts, have only the criteria of price and appearance to go by, and have no security if they pay more that they will get what in the end is really cheaper. And thus, what is known as “Gresham’s law,” that bad money drives out good money, can be extended; and we can affirm that in days of world-wide commerce and large-scale production, unless some protection is given to good workmanship and sanitary products, inferior merchandise will drive out the superior.

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\* See Lord Wantage’s testimony in the *Economic Review*, January, 1893; also D. Tallerman, “Farm Produce Realisation,” 2d edit., 1893.

† “Outlines of an Industrial Science, 1876,” p. 170.

The reader will now perceive that we are rising from the low coast-land of technical calculations to the higher ground and purer air of moral judgments. For already he may have asked whether it is right to take advantage of the ignorance of buyers to sell boots that come to pieces in a month, or, if this is a dire necessity, lest all the custom go to the other boot-shop over the way, whether the body politic ought to allow such necessities to arise. Questions of this kind are highly pertinent, and illustrate the point for which I am constantly contending, that the economist is not like the teacher of any art, with whom moral philosophy is an irrelevance; and that though he is bound to pay constant attention to the rules of art, these technical prolegomena are after all only introductory and preparatory to his proper business, namely, the ethical inquiry that is to follow. He lives and breathes in a moral atmosphere; and if he dips into the great ocean of technical life, it is only like a sea-gull, to draw forth food for the denizens of the upper air.

Now, if we observe carefully the extended application of Gresham's law, resulting in the social malady of misdirected consumption, we shall see a milder form of the disease in one direction, and a more virulent in another. Let us look at the milder form first, which is a very old complaint, no other than the changes in consumption due to fashion. "Seest thou not what a deformed thief this fashion is," says our great poet, whose works, by the way, are a repertory of soundest economics; again, "the fashion wears out more apparel than the man," and—

"New customs,  
Though they be never so ridiculous,  
Nay, let them be unmanly, yet are followed."

But this old ailment of men and women has changed in modern times, if we may speak medically, from being endemic to being epidemic. So Professor Marshall points out "that in all kinds of clothing and furniture it is every day more true that it is the pattern which sells the things," \* and regrets the

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\* "Principles of Economics," p. 295, 4th edit.

"rapid changes of fashion which now extend their baneful influence through almost every rank of society." (P. 367.) For among other unforeseen effects of the cheap press, one has been the marvellous extension of the empire of fashion; special magazines are altogether devoted to it, and even ordinary newspapers have mostly a fashion column at least once a week. The opinion of this press is a great economic force; it is an oracle for rich and poor; and by instantly diffusing every change of fashion over the whole country, causes these changes to be far more rapid and wide-spread than of old.\* And clearly, the more rapidly fashions change, and the more universally they are obeyed, the greater the waste in the shape of unsalable goods among traders, and discarded goods among consumers.

In view of the foregoing "phenomena," I confess to doubts whether the elaborate calculations of some modern economists on marginal increments of utility and disutility have any explanatory, still less any didactic, value. And if, as I gather from a recent well-written manual by a follower of Dr. Patten, the task of economics is primarily to deal with "the free and effective workers, the intelligent users of wealth, . . . the economic man whose desires and capacities are normal," † I fear economics will have primarily to deal with a very small fraction of the human race; and in view of the increasing changes of fashion, "the unit of all calculations . . . the economic man with clearly defined wants" ‡ will be harder to find than ever, and reminds us of the late President Walker's conditions of perfect competition not possible on earth and not wanted in heaven; till we sigh for the day when Professor Von Wieser's exhortation will be obeyed: "After all, in economic theory, we must make up our minds whether we intend to explain economic life, or to pursue after useless and fanciful ideas." §

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\* See two articles on fashion by Miss Foley and Mr. Firth in the *Economic Journal*, Sept. and Dec., 1893.

† Dr. E. T. Devine, "Economics," p. 5.

‡ Ibid., p. 9.

§ "Natural Value," p. 203.



Let us turn from the mildest form of misdirected consumption to the most virulent and aggravated. This can be called depraved consumption; the liability to it is characteristic of historical man, civilized and uncivilized; the bridling of it a constant criterion of religions, of philosophies, of governments, the unbridling of it one of the gravest charges against economic liberalism from the days of Quesnay and Adam Smith onward. And there is the constant danger that the pecuniary interest of an active body of traders may give an artificial stimulus to morbid inclinations. Four examples of the present day from the British Isles will make the matter clearer.

The first is the incitement to extravagance by the system of credit, backed up by a cruel law of imprisonment for debt, which, abolished for the rich, has been aggravated for the poor. Thus, humble families are enticed to buy furniture and other goods on the ruinous hire system; and the desire of display is artfully stimulated by the ease of immediate gratification. Above all, the weak women-folk, in the absence of their husbands, are inveigled by sharp itinerant sellers of drapery and jewelry to buy all manner of finery on credit, and to enter the downward path towards the workhouse and the jail. This evil "tally system," though recognized as an evil at least a quarter of a century ago, and though perfectly remediable, being a mere creature of the law, remains yet unremedied.

Another example of incitement to depraved consumption is the work of the "music halls," which are twenty times as numerous as the theatres, and which supply the nightly recreation of an immense proportion of our people, women and children as well as men. The control exercised over these music halls is so imperfect that the extended Gresham's law works with hideous effect; healthy, not to say decent, entertainment is eliminated by the degrading and the obscene; and drunkenness, dishonesty, and immorality are held up to admiration. Many managers strive, indeed, to maintain a censorship, but in vain, for their "stars" in both senses are generally beyond their control; they cannot afford to be outdone in attractiveness by their rivals, and a horrible competition

drags down players and audience—though the larger half may desire better things—to the low levels of iniquity.\*

A third example is the artificial stimulus to gambling which has grown in recent years to a mighty evil through the operation of the press; and the seemingly beneficial inventions of cheap paper, of rapid machine printing, and of the telegraph, have been turned to strange uses. For it is no longer merely the *jeunesse dorée*, and a few older men among the wealthy or the disreputable, who frequent the betting-ring on the race-course; the betting-ring has been brought into every house and every workshop by the sporting press; and two professional classes—the book-makers and the press—are interested in fostering gambling. Not to speak of the sporting column in ordinary newspapers, the papers specially devoted to gambling have increased tenfold during the last quarter of a century. There has been a proportionate increase of the book-makers; they have agents in every town, and one recently acknowledged to making £1000 a week, largely on shilling bets from boys and women. And this constant temptation, to which all classes are exposed, to squander their own and other people's money, with the dishonesty and misery that result from it, is in greater part a mere factitious temptation, and could, therefore, in greater part be utterly removed in a brief space of time by a humane and reasonable government. †

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\* For the actual condition of the music halls, see two striking letters in *The Times*, 26th Sept. and 8th Oct., 1898.

† See, for example, an interesting article by the Rev. A. T. Barnett, in the *Economic Review*, April, 1897. The following abridged prospectus of a sporting newspaper, though ten or eleven years ago, may serve as a good example of solicitation to depraved consumption:

#### THE LICENCED VICTUALLERS' MIRROR.

Price, one penny. A profusely illustrated sporting journal. The LICENCED VICTUALLERS' MIRROR will put hundreds of pounds in your pocket—will put hundreds of pounds in your pocket FOR ONE PENNY, if you are interested in the turf, as the L. V. M., published on Tuesdays only, contains:

WINNERS OF THE WEEK; the selections of that extraordinarily successful writer, Centaur, of "The Licenced Victuallers' Gazette."

TIPS FROM TATTERSALL'S, being exclusive sporting information contributed by writers from behind the scenes, and obtainable from no other source.

The fourth example from the British Isles is the incitement of almost the whole of the working-people to intemperance, —intemperance meaning not the simple use of alcoholic drink, but the triple abuse by way of undue expenditure, of unhealthful excess, and, finally, of drunkenness. We are so familiar with the evil that we are liable to take it for granted, as a Roman of the Empire might have taken for granted the foulness of the stage and the cruelty of the amphitheatre. Moreover, the false issue raised by those who denounce all alcohol as poison and wickedness, cause many people to think the evil is irremediable, because they are confronted with an impracticable remedy. But in reality the horrible degradation of men and women, the unspeakable miseries, the hopeless poverty, the frequent crime that spring from the "public house," are, three-fourths of them, the product of our law, which has partly allowed and partly promoted the growth of a vast body of capital, surpassing £200,000,000, whose owners are directly interested in the spread of intemperance, whose agents are daily enticing to depraved consumption, whose influence has resisted all effective measures of reform. Yet the abolition of the "bar system," the transformation of every "public house" into a decent place of public refreshment, and the suppression of the sale of immature spirits and adulterated beer, are reforms that all sober reasoning tells us would be effective; and if they are withheld it will be a sad piece of evidence that the State, for all its imperial glory, does not

CHARACTERS ON THE COURSE, with full length portrait drawn from life of every notability in the world of sport.

LIFE IN LONDON. A brilliant novelty in journalism copiously illustrated.

FLASHES FROM THE FOOTLIGHTS, with portraits in character of Theatrical and Music Hall celebrities.

BOXERS AND THEIR BATTLES, charming chapters with glimpses of the old Gladiators of the Prize-Ring, accompanied by full length portraits of the men and their patrons.

TALES OF THE TOWN. Piquant Novelettes written for men of the world by men of the world.

THE LICENCED VICTUALLERS' MIRROR.

Absolutely unique among sporting journals. Of all News agents, at Smith's Bookstalls everywhere. Published on Tuesdays only. Price, one penny.

control the liquor traffic, but that the liquor traffic controls the State.

Besides these four examples of a factitious stimulus given to morbid inclinations, others could be given from modern England; and if we travelled beyond these narrow limits of time and space we should soon be conscious, from the multitudinous examples of misdirected and depraved consumption, how wide was this department of economic history, how many chapters of economic science were needed for its treatment. And even then we should by no means exhaust the matter to be included under the moral aspect of consumption; for the general questions of luxury and extravagance have to be faced. On these matters, indeed, my present limits forbid me to enter; moreover, they have recently been treated in this JOURNAL (October, 1898) with admirable clearness and from the Christian stand-point by Professor Davidson. Rather let me draw the conclusion, on which Professor Davidson has acted, that if this vast province in economics is to be treated reasonably, it must be treated ethically. Every one remembers the remarkable passage in Mill's "Political Economy," given curiously as an abatement or exception to the proposition that the consumer is a competent judge of the commodity:

"Those who most need to be made wiser and better usually desire it least, and if they desired it, would be incapable of finding the way to it by their own lights. It will continually happen, on the voluntary system, that, the end not being desired, the means will not be provided at all, or that, the persons requiring improvement having an imperfect or altogether erroneous conception of what they want, the supply called forth by the demand of the market will be anything but what is really required." (Book V., Ch. XI., § 8.)

And to pass to a modern authority, Professor Nicholson (in "Palgrave's Dictionary, s. v. *consumption*), declares that government control over consumption is justified "where the consumer is not the best judge of his own real interests or of the real value of the article consumed."

Plainly, then, if we are to continue our reasoning process, we must know what is being "wiser and better," what is an

"improvement" of persons, what is "really required," what are "real interests." But are we helped forward towards this needful knowledge by being told, among a series of propositions concerning consumption, that "the final increments of the different commodities consumed tend to rise and fall together," and that "the margin of consumption is fixed by the relation between man and his environment"? I am quoting the little manual by Dr. Devine (pp. 104 and 107), already alluded to, and for the very reason that it is a manual and meant for University Extension courses, and typical of certain teaching. And I ask what help can we get from such teaching towards the apprehension or the solution either in America or in England of the drink problem and the dwellings problem, two prime matters of consumption? How impotent we become if we reduce economics to mere calculations of utility, and say:

"The whole science of economics rests upon the possibility of thus comparing pains, or subjective costs of production, with pleasures obtained as a result of economic activity."\*

If we remain on this low level, how can we say that those people are blameworthy, or even mistaken, who think now, as in Plato's time, that the *summum bonum* is incessant intoxication?†

ἡγρησάμενοι κάλλιστον ἀρετῆς μισθὸν μέθην αἰώνιον.

It is true that when Gryll repined at being changed back from the form of a hog, into which Acrasia had transformed him, Spenser suffers him to be spoken of very contemptuously:‡

The donghill kinde  
Delightes in filth and fowle incontinence:  
Let Gryll be Gryll and have his hoggish minde.

But Gryll might have replied that Spenser was almost as completely saturated with mediæval prejudices as Shakespeare; that he himself knew better than any one else his own wants,

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\* Dr. E. T. Devine, "Economics," p. 80.

† "Republic," p. 363. D.

‡ "Faery Queen," II., xii.

both total and marginal; and that he himself was the best judge of how to satisfy them with the minimum of disutility.

So little it avails to speak of the satisfaction of wants unless we can distinguish those that are leading us to destruction, and unless we know what is the true good of man.\*

And now, as the conclusion of this paper, and as the consequence of the grave facts of consumption which I have described or indicated, and of the grave need to act and to act intelligently, it seems time for economists—I speak primarily of British and American economists—to leave sterile discussions on words, and sterile calculations concerning impossible conditions, and sterile accumulations of unvivified facts; no longer to expose themselves and their anarchy to the mockery of educated public opinion; † but much rather to be so far united in their science, that eager youth, and anxious age, and hesitating governments may turn to them for leading and light. Under new auspices the *responsa prudentum* of ancient Roman law would be revived; and the liquor question, the gambling question, the debt question, the dwellings question, the recreation question, and divers others connected with consumption, not to speak of questions concerned with production and distribution (why, for example, the final confutation and crushing of Karl Marx has to be done over again every twelvemonth),—all these questions could be answered, not by irresponsible and ill-informed journalists, but by the authoritative voice of the college of economists. And one of the first and clearest and most unhesitating of the *responsa* would be to teach us to put away, among other idolatries, what may be called kapelolatry or huckster-worship; to teach us that British and other trade is for man, not man for British and other trade; and that compared with the antique immolation of children on the altar of Moloch, the immolation of the lives and morals of millions on the catallactic altar, the sacrifices offered to the drink-sellers, the money-lenders, the slum-speculators, the book-makers,

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\* Professor J. S. Mackenzie, "Social Philosophy," p. 347.

† See the strictures in *The Times*, 3d Sept., 1898, and 5th of April, 1899.

the outside brokers, the advertising quacks, the adulterators, the opium-dealers, the grain-monopolists, and other demigods in our new pantheon, are much more calamitous and much less excusable,

CHARLES S. DEVAS.

BATH, ENGLAND.

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## THE ETHICS OF RELIGIOUS CONFORMITY.

A RECENT controversy has given to the subject of religious conformity a special interest at the present time. Some three years ago an article by Professor Sidgwick on Religious Conformity appeared in the INTERNATIONAL JOURNAL OF ETHICS, in which the writer dealt with the question as to how far "understandings" were permissible in interpreting the letter of the English Church doctrine. While admitting the necessity of *some* divergence of opinion within the pale of the Anglican Church, Professor Sidgwick ends by asserting that the exclusion of the miraculous element in the Gospel history is not compatible with the Anglican doctrine,—that in the case of a clergyman who rejects this element, the process of interpretation has gone too far. To this article Mr. Rashdall replied in the INTERNATIONAL JOURNAL for January, 1897. His main contentions were, (1) That the evils of schism may often outweigh the advantages of a literal veracity. (2) That the Church has progressed through a process of "liberalizing interpretation" in the past, and there is no reason why it should not continue to do so in the future. (3) That there is no justification for drawing the line precisely at the point at which Professor Sidgwick would draw it,—for making a belief in the miraculous a *sine quâ non* of religious orthodoxy.

Professor Sidgwick's answer is contained in his volume on "Practical Ethics," in which his former article also is reprinted. In this he amplifies his original statements, insists on the dangers of too much "width of interpretation," and throws doubt upon the value of a *zoivonia* which only exists in appearance. Here the controversy stands.

As I do not entirely agree either with Professor Sidgwick